Office of Public Insurance Counsel Quarterly Report – January 2012

Implementation of Last Session's Legislation

SB 647

OPIC added an alternative dispute resolution process for employees and third parties.

HB 3

The Office of Public Insurance Counsel worked with the Texas Windstorm Insurance Association and the Department of Insurance to implement HB 3. Specifically OPIC participated in revising the TWIA insurance policies and endorsements to reflect statutory changes, developing the new alternative dispute resolution process, and reviewing TWIA's adjustments to its website to comply with statutory language.

HB 1772

OPIC participated in a workgroup to provide comments to TDI regarding draft rules for Exclusive Provider Organizations. TDI has not yet published rules for comment.

Ongoing and Upcoming Issues of Interest

HB 3

OPIC will provide comments to TDI regarding proposed rules for selecting mediators and appraisal umpires to resolve TWIA claims disputes.

HB 1951

OPIC is preparing comments for TDI regarding the rate filing review process for property and casualty insurance. Comments are due January 9, 2011.

Complaint Stakeholders Meeting

OPIC will attend and participate in TDI's Complaint Stakeholders Meeting to amend the complaint process at TDI. The initial meeting is January 3, 2011.

SB 14 (2003)

State Farm Lloyds has appealed a Commissioner's Order finding that the company charged excessive rates for homeowners insurance between 2003 and 2008. State Farm Lloyds, OPIC, and staff from the Attorney General's office presented oral arguments before the Third Court of Appeals on December 14. A decision from the court is expected in Spring of 2012.